

Sunrise Club Newsletter



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Calendar of Events

Feb 5	Bingo in Cresco - afternoon
Feb 19	Movie in Decorah
Feb 24	Travel Show in Decorah
March 3	IRA Update Seminar - Decorah
March 18	Bingo in Decorah - Meal Site
March 26	Coffee & tour at Vesterheim
April 30	"Always" - Patsy Cline Tribute Amana Colonies
June 1 - 4	Door County
June 17	Big Band River Cruise - Dubuque

Guidelines for Travel Opportunities

The Sunrise Club is a great opportunity for Decorah Bank & Trust and Cresco Bank & Trust customers to enrich your life with experiences of travel, social events and seminars. In order to become a member the basic requirement is a minimum of \$1500 in a checking or savings account or a \$5000 minimum certificate of deposit. This qualifies members for all club activities and benefits.

Trips & events are announced in a quarterly newsletter, at the Decorah and Cresco Bank's websites and occasionally in newspaper ads. Some trips fill up quickly - don't hesitate to call to be included on the list. Payment for trips will guarantee your spot. Final payment dates for trips are announced in the newsletter & full payment is due at that time. If you have questions or want to sign up for a trip, please call Syd Stephenson in Decorah (563-382-9661) or Lori Truka in Cresco (563-547-2244).

Occasionally, some details about a trip are not available at press time so the full itinerary and cost will be available as soon as possible - check the bank's website for updates or call to find out more.

If you are signed up for a tour & need to cancel, please notify us as soon as possible. A refund will be made if we have a waiting list & can fill your spot. In some cases we cannot give a full refund due to ticket purchases, meal number guarantees, or contracts with vendors. We will be as fair as possible with any refunds.

Bulletin Board

Movie Day at Decorah Bank

1:30 PM - Thursday Feb 19
It's time for a movie & popcorn again! Join us on the second floor at the bank in our training room for a fun afternoon and a good movie! Bring a friend!



Bingo

2:00 Thursday, Feb. 5 - Cresco Bank
2:00 Wednesday, March 18 - Decorah Senior Meal Site
Join your friends for a good time together playing Bingo!
The cost for bingo is \$1 per person, friends are welcome!
Plan to attend either or both of these opportunities!



Focusing your life solely on making a buck shows a certain poverty of ambition. It asks too little of yourself. Because it's only when you hitch your wagon to something larger than yourself that you realize your true potential. -Barack Obama

Use power to help people. For we are given power not to advance our own purposes nor to make a great show in the world, nor a name. There is but one just use of power and it is to serve people. -George W. Bush

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Notes from Syd



Snow is falling, there is ice underneath it, setting record cold temperatures - it's time to think about things other than the weather, isn't it??? I hope the snowbirds are enjoying the sunshine and warm days where they are - we'll keep dreaming of spring, the return of green grass and leaves on our trees! Not to mention flowers in our gardens!

Planning for the new year is so important to me - I want to make sure to offer activities that many of you will want to participate in. I appreciate your ideas and always enjoy a chance to visit with each of you. There are some new day trips featured in this issue as well as a spring trip to Door County, call with questions or to sign up. Please let me know if you have some ideas for 2009 or 2010 so that I can research them to see if it's something we can make happen for the group.

Our extended trip for 2009 will be a motor coach trip to Washington DC. Many members would rather travel by bus than air - I hope that you will consider this opportunity to experience the grand sights and history and national landmarks. It's planned for the fall with the details to be covered at our travel show on February 24. Come to learn more about it!

There has also been some interest in traveling abroad in 2010. Give me a call to let me know if you are interested in the possibility of a winter getaway (i.e. a warm weather cruise or southern U.S.) next year. Or would you prefer Europe in the summer/fall? Or how about Australia/New Zealand in the spring here (their fall)? I'd love to do them all, but can only offer one, help me narrow the choices! Call me at the bank 563-382-9661 or email at sunrise@decorahbank.com

As you read this newsletter, be sure to mark your calendars for the chances to get together with your Sunrise Club friends for bingo or a movie. Join us in either Cresco or Decorah. We'd love to see you!

You may have wondered if I forgot about our annual "Breakfast with your Banker". No we haven't - we are planning to have it in April - watch for details!



Trip Diary - November, 2008

Our November trips were filled with entertainment! We traveled with a great group of Sunrise Club members & friends to Branson for four fun-filled days. The shows that we saw were fabulous - after each one, everyone kept saying that this show was better than the last one! And they were! We saw Tony Orlando & the Lennon Sisters, Danny O'Donnell, the Twelve Irish Tenors, Andy Williams and Shoji Tabuchi. The group also enjoyed the visit to the Titanic museum - "way more than we thought it would be" was one of the comments heard. Dick Clark's '57 Heaven (with every make of car from 1957 and lots of memorabilia from the 50's era was also a huge hit) brought back lots of memories for us! Many of our travelers had not been to Branson before but I think most will want to go back! On the Sunday before Thanksgiving another group joined us for trip to Minneapolis to the Broadway hit "Wicked". It was an awesome show with wonderful music, costumes, special effects and more.

Travel Show - Autumn Trip to Washington DC

Tuesday, Feb 24 Decorah Bank Training Room

Many of us have known school kids that have gotten to tour our nation's capitol and come home with wonderful stories about all they have seen. Now it's our turn! We will have a chance to see the country as we travel to Washington DC to enjoy the sights and learn about some of the history of these United States! With so many museums, monuments, theaters, restaurants, we will see as much as possible!

To learn more about the details of this special trip, plan to attend our travel show on Tuesday, Feb 24 in the training room at Decorah Bank & Trust Co. at 3:00 PM. A detailed travel brochure will be available at that time, give a call or stop by with any questions.



Day Trips



A tour without a bus...

Thursday, March 26 Decorah

When was the last time you visited Vesterheim in Decorah? The Norwegian - American Museum is a very popular spot for tourists to Northeast Iowa (many bus groups annually), but it's often overlooked by the local folks. A donation from Decorah Bank & Trust will allow the museum to be open with free admission on Thursdays in the future. This makes a perfect opportunity to meet at the museum for an afternoon.

Join us on Thursday, March 26 at 1:30 for a tour, followed by coffee at Vesterheim - see it for the first time or the 101st! You may be surprised! Call Syd in Decorah or Lori in Cresco to sign up so we know how many to people to plan for coffee and treats!

Amana Colonies - Tour & Entertainment

Thursday, April 30

Join your friends for a special trip to Amana! We will enjoy a tour with several stops to learn about the history of the colonies. There will be some time to shop and have a delicious lunch at the Ox Yoke Inn before going to an afternoon performance at the Old Creamery Theater to see "Always... Patsy Cline".

From the theater website - "The unforgettable Molly Hammer and hilarious Marquette Senters will reprise their roles as Patsy and Louise to delight audiences once again. With amazing performances and songs like "Crazy," "Faded Love," and "I Fall to Pieces," it's no wonder this show has become The Old Creamery's biggest hit of all time."

Included in the \$105 cost for the day trip will be lunch, the guided tour and any admission fees, transportation and tips, as well as a few treats along the way. We will pick up in Cresco & Decorah, call Syd at 382-9661 or Lori at 547-2244 to reserve your spot. Please pay in full by April 1st.



Celebration Belle - Big Band Cruise

Wednesday, June 17 - Dubuque

Come along with your Sunrise Club friends for a delightful day, cruising on the Mississippi River in June! This popular riverboat from the Quad-city area is well known for its hospitality, entertainment and food. Our four hour cruise will include their famous homemade sticky rolls, a lunch buffet and the wonderful sounds of the big bands - like Tommy Dorsey, Glenn Miller and more! This will be a perfect chance to enjoy our beautiful Northeast Iowa scenery and the view from the bluffs and the river!

We will pick up in both Cresco & Decorah for this special summer day trip. Call Syd in Decorah or Lori

in Cresco to reserve your spot. Cost of \$95 for the day will include our boat ride with entertainment & food, transportation, treats and tips. Please pay in full by the sign-up deadline of May 1st.

Notes from Roger - estate planning

2009 - can you believe it? Are you ready for it?

A new year is a great chance to make sure that you have things organized - like closets, cupboards and estates... During the last few years, I've learned from friends and family about life after losing a loved one and what a difference it makes when their "affairs" were in order. Estate planning is not always easy to think about, but we do have some guidelines and experts here at Decorah and Cresco Bank & Trust that would be glad to help you when you're ready.

A good starting point could be a review of your will - many times wills become outdated because of changes in your personal life since it was written. This is a checklist of things that may affect your estate plans:

You & your spouse:

You marry, divorce or separate
Either one may have health issues
Your spouse dies
Value of assets change dramatically
You have a change in business interests
You buy real estate in another state

Your Family:

Birth or adoption
Marriage or divorce
Finances change
Parent/relative becomes dependent on you
A minor becomes an adult
Health declines
Family member dies

Other:

Federal/state tax laws change
You plan to move to another state
Your successor trustee, guardian or administrator needs to change
You change your mind

If you are ready to talk with someone about any of these needs, please call to set an appointment with Roger Huinker or Rich Reiser here at the bank.

Announcing a New Service!! For the convenience of our Cresco area customers, Roger Huinker plans to spend time on the second and fourth Thursday of each month at Cresco Bank & Trust.

Lessons for Life - IRA Update

Tuesday, March 3 10:00 AM

Decorah Bank - Training Room

There are important changes this year for your IRA's. Plan to attend this seminar to hear about the latest news from the IRS and how the changes for 2009 will affect you and your IRA accounts. Roger Huinker & Rich Reiser will be sharing the information with you.



Getaways



Springtime in the Door!

June 1 - 4 Door County, Wisconsin

Many of you have asked for a short getaway - this is the perfect chance! Let's enjoy some wonderful spring days on this special northeast Wisconsin peninsula!

You've heard about Door County - it's a popular destination for many people that want to escape from city life and bask in nature's glory with fabulous views of Green Bay or Lake Michigan. Beautiful sunsets and relaxing beaches, great restaurants and shops, there's something for everyone in this ideal vacationer's spot!

We will be exploring the area with a guided tour and enjoy some free time to choose your own activity - whether you prefer to bike, golf, shop, fish or just lounge... there's so many options! Our hotel will be in Ephraim, across the street from a Green Bay harbor, very near Wilson's famous ice cream parlor! This will be a chance to experience some of the history of the great lakes and their natural beauty, as well the scenery of northern Wisconsin.

Give a call or stop by for a detailed brochure about this trip in February, the total cost will be available then. The sign-up deadline is April 15th. A down payment of \$100 will confirm your reservation.

